

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:

LUIS A SEPULVEDA CHRISTIAN

MARIA L GONZALEZ VIDELA

XXX-XX-9472

XXX-XX-2311

Debtor(s)

CASE NO. 09-07636 BKT

Chapter 7

FILED & ENTERED ON 02/03/2010

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

In Ponce, Puerto Rico, this 3rd day of February, 2010.

BY THE COURT


Brian K. Testar
U.S. Bankruptcy Judge

cc: all creditors

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

1 **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

2 This court order grants a discharge to the person named as the debtor. It is
3 not a dismissal of the case and it does not determine how much money, if any, the
trustee will pay to creditors.

4 Collection of Discharged Debts Prohibited

5 The discharge prohibits any attempt to collect from the debtor a debt that
6 has been discharged. For example, a creditor is not permitted to contact a
debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach
7 wages or other property, or to take any other action to collect a discharged debt
from the debtor. [In a case involving community property:] [There are also
8 special rules that protect certain community property owned by the debtor's
spouse, even if that spouse did not file a bankruptcy case.] A creditor who
9 violates this order can be required to pay damages and attorney's fees to the
debtor.

10 However, a creditor may have the right to enforce a valid lien, such as a
11 mortgage or security interest, against the debtor's property after the
bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case.
12 Also, a debtor may voluntarily pay any debt that has been discharged.

13 Debts That are Discharged

14 The chapter 7 discharge order eliminates a debtor's legal obligation to pay
a debt that is discharged. Most, but not all, types of debts are discharged if
15 the debt existed on the date the bankruptcy case was filed. (If this case was
begun under a different chapter of the Bankruptcy Code and converted to chapter
16 7, the discharge applies to debts owed when the bankruptcy case was converted.)

17 Debts that are Not Discharged

18 Some of the common types of debts which are not discharged in a chapter 7
bankruptcy case are:

- 19 a. Debts for most taxes;
- 20 b. Debts that are in the nature of alimony, maintenance or support;
- 21 c. Debts for most student loans;
- 22 d. Debts for most fines, penalties, forfeitures, or criminal
23 restitution obligations;
- 24 e. Debts for personal injuries or death caused by the debtor's
operation of a motor vehicle while intoxicated;
- 25 f. Some debts which were not properly listed by the debtor;
- 26 g. Debts that the bankruptcy court specifically has decided or will
27 decide in this bankruptcy case are not discharged;
- 28 h. Debts for which the debtor has given up the discharge protections by
29 signing a reaffirmation agreement in compliance with the Bankruptcy
Code requirements for reaffirmation of debts.

30 This information is only a general summary of the bankruptcy discharge.
31 There are exceptions to these general rules. Because the law is complicated, you
may want to consult an attorney to determine the exact effect of the discharge in
this case.

CERTIFICATE OF NOTICE

District/off: 0104-2
Case: 09-07636

User: garciami
Form ID: pdf001

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Total Noticed: 40

Date Rcvd: Feb 03, 2010

The following entities were noticed by first class mail on Feb 05, 2010.

db/jdb +LUIS A SEPULVEDA CHRISTIAN, MARIA L GONZALEZ VIDELA, URB ESTANCIAS DEL GOLF CLUB,
177 CALLE MIGUEL RIVERA TEXIDOR, PONCE, PR 00730-0503
smg DEPARTAMENTO DE HACIENDA, PO BOX 9024140, OFICINA 424-B, SAN JUAN, PR 00902-4140
smg FEDERAL LITIGATION DEPT. OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
smg PR DEPARTMENT OF LABOR, PRUDENCIO RIVERA MARTINEZ BLDG, 505 MUNOZ RIVERA AVENUE, 12 FLOOR,
SAN JUAN, PR 00918
smg +US TRUSTEE, EDIFICIO OCHOA, 500 TANCA STREET SUITE 301, SAN JUAN, PR 00901-1938
cr +BANCO SANTANDER PR, SERGIO A RAMIREZ DE ARELLANO ESQ, POPULAR CENTER SUITE 1133,
209 MUNOZ RIVERA AVE, SAN JUAN, PR 00918-1000
2833226 AUTORIDAD ENERGIA ELECTRICA, MARIA GORBEA BANKRUPTCY OFFICE, PO BOX 364267,
SAN JUAN, PR 00936-4267
2833228 BANCO SANTANDER DE PUERTO RICO, DIVISION TARJETAS BANCARIAS, PO BOX 362589,
SAN JUAN, PR 00936-2589
2833227 BANCO SANTANDER DE PUERTO RICO, PO BOX 362589, SAN JUAN, PR 00936-2589
2833229 +BANCO SANTANDER PUERTO RICO, PO BOX 7602, PONCE, PR 00732-7602
2833230 +BAXTER CREDIT UNION, 400 LAKEVIEW PKWY, VERNON HILLS, IL 60061-1854
2833231 +CARMEN RAMONA SANCHEZ, URB. LA ALAHAMBRA, 2113 CALLE GRANADA, PONCE, PR 00716-3821
2833232 CHASE, CARD MEMBER SERVICE, PO BOX 94014, PALATINE, IL 60094-4014
2833233 CITI CARDS, PO BOX 183051, COLUMBUS, OH 43218-3051
2833234 CLARO, PO BOX 70366, SAN JUAN, PR 00936-8366
2833235 COOP RINCON, PO BOX 608, RINCON, PR 00677-0608
2833236 COOP SEGUROS MULTIPLES, PO BOX 363846, SAN JUAN, PR 00936-3846
2878249 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
2833238 DEPARTMENT OF THE TREASURY, BANKRUPTCY SECTION (424-B), PO BOX 9024140,
SAN JUAN, PR 00902-4140
2835942 +DORAL BANK, C/O LIGIA RIVERA BUJOSA, PO BOX 7821, PONCE PR 00732-7821
2833239 +DORAL BANK, PO BOX 70308, SAN JUAN, PR 00936-8308
2833240 ELAVON SETTLEMENT RECOVERY, PO BOX 86, SDS 12-2291, MINNEAPOLIS, MN 55486-0086
2833241 +INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA, PA 19114
2833242 INTERNAL REVENUE SERVICE, MERCANTIL PLAZA BLDG, 208 AVE PONCE DE LEON STE 1014,
SAN JUAN, PR 00918-1002
2833243 IRIS NORMA SANTIAGO CORTES, C/O PABLO COLON SANTIAGO, ESQ., PO BOX 801175,
COTO LAUREL, PR 00780-1175
2833244 JWR ACCOUNTING & COMPUTER SERVICES, 14 CALLE MARIO BRASCHI, JUANA DIAZ, PR 00795-1621
2833245 MERCHANT SERVICES, RECOVERY DEPT., PO BOX 9599, KNOXVILLE, TN 37940-0599
2833246 MUNICIPIO AUTONOMO DE PONCE, PO BOX 331709, PONCE, PR 00733-1709
2833247 MUNICIPIO AUTONOMO DE PONCE, APTDO. 33179, PONCE, PR 00733-1709
2833248 NORMA SANTIAGO CORTES, URB. VALLE ALTO, 1706 CALLE LLANURA, PONCE, PR 00730-4137
2833249 P.R. DEPARTMENT OF JUSTICE, PO BOX 9020192, SAN JUAN, PR 00902-0192
2833250 +PICO VALLS & CRUZ MUNIZ, COND. ALCAZAR SUITE 212, 1802 CALLE ALCAZAR, PONCE, PR 00716-3801
2885658 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
2856540 +SERGIO A RAMIREZ DE ARELLANO, SUITE 1133 BANCO POPULAR CENTER, 209 MUNOZ RIVERA AVE,
SAN JUAN PR 00918-1000
2833252 TREE OF LIFE, DEPT AT 40091, ATLANTA, GA 31192-0001
2833254 YOUR SECURITY, PO BOX 336118, PONCE, PR 00733-6118

The following entities were noticed by electronic transmission on Feb 03, 2010.

2833237 E-mail/Text: cfigueroa@crimpr.net CRIM, CARMEN P. FIGUEROA, ESQ,
PO BOX 195387, SAN JUAN, PR 00919-5387
2868510 E-mail/Text: cfigueroa@crimpr.net CRIM, LEGAL COUNSEL OFFICES,
PO BOX 195387, SAN JUAN PR 00919-5387
2833251 E-mail/PDF: gecsed@recoverycorp.com Feb 03 2010 19:33:04 SAMS CLUB, PO BOX 530942,
ATLANTA, GA 30353-0942
2833253 E-mail/PDF: gecsed@recoverycorp.com Feb 03 2010 19:33:03 WALMART, PO BOX 530927,
ATLANTA, GA 30353-0927

TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* DORAL BANK, INC., C/O LIGIA RIVERA BUJOSA, PO BOX 7821, PONCE, PR 00732-7821

TOTALS: 0, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0104-2
Case: 09-07636

User: garciami
Form ID: pdf001

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 05, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.